



Uncovering The Mysteries of Forensic Science and Investigation



Quality- The Cornerstone in Forensics

By Mr. Mariano Lawrence Fernandes (Director-ICS Assure)

Quality is an essential aspect of forensic services. Forensic services refer to the application of scientific and technical methods to investigate crimes, legal disputes, and other legal matters. The role of quality in forensic services is critical because it ensures the reliability, validity, and accuracy of forensic analysis and findings.

In forensic services, quality is essential in several areas, including evidence collection, analysis, and interpretation. Quality control measures must be implemented at every stage of the forensic process to ensure that the evidence collected is admissible in court and that the analysis and interpretation are reliable.



The use of quality control measures in forensic services helps to ensure that the results obtained are consistent and that errors are minimized. Quality control measures include regular calibration of equipment, proficiency testing of analysts, and adherence to standardized protocols and procedures.



Additionally, quality is essential in ensuring the credibility of forensic experts. Forensic experts must have the necessary qualifications, training, and experience to provide reliable and accurate analysis and interpretation. They must also adhere to professional standards and ethical guidelines.

In conclusion, quality is critical in forensic services. It helps to ensure the accuracy, reliability, and validity of forensic analysis and findings. Quality control measures must be implemented at every stage of the forensic process to ensure that evidence is admissible in court and that the analysis and interpretation are reliable.

ICS Assure Services Pvt Ltd (ICSAPL) has made Quality Standards as an intrinsic element in all our processes. This has helped ICSASPL to one of the key forensics service provider in the Indian insurance sector. Whilst

Notwithstanding, we at ICSASPL believe that we will always need to reflect, analyse and improve as the ecosystem that we operate in keeps evolving and new tools and technology (such as Artificial Intelligence) are developed.



The Use of Forensics in the Insurance Industry

By Mr. Nivrtee Magar Patil, (Asst.VP-ICS Assure)

Unlocking New Opportunities and Appreciating Its Value:

1) What is Forensics and How Does it Help the Insurance Industry?

Forensics is the application of scientific methods and techniques to investigate and analyze evidence related to criminal or civil cases. It plays an important role in the insurance industry as it

helps identify, analyze and assess risks associated with various policies. The insurance industry has seen tremendous growth in the use of forensics to assess and manage risk.

Forensic analysis techniques such as Reconstruction, fire forensic, DNA testing, fingerprinting, corrosion examination, trace evidence analysis and computer forensics are used to accurately identify potential risks that could affect an insurer's bottom line. In addition, forensic tools such as voice recorders and specialized software can be used by insurers to collect data for further investigation.

By leveraging the power of forensics in their risk assessment process, insurers can gain a better understanding of their customers' needs and develop more effective strategies for managing risk.



Role of Forensics in Detecting & Investigating Insurance Fraud

Insurance fraud is a growing problem in the insurance industry, costing companies billions of dollars each year. To combat this issue, forensics plays an important role in detecting and investigating insurance fraud.

Forensics can be used to analyze evidence, uncover fraudulent activity and provide valuable insights into the motivations behind it. By using forensic techniques, insurers can better identify potential instances of fraud and take appropriate action to minimize losses. Additionally, forensics can help insurers develop better strategies for preventing fraud in the future.

How Can Insurers Utilize Forensic Services to mitigate the risk of fraud?

Insurers have always faced the risk of fraud and fraudulent activities. With the help of forensic services, insurers can now mitigate this risk by detecting fraudulent activities and taking preventive measures to prevent them from occurring in the future. Forensic services can also provide insurers with valuable insights into customer behavior, which can be used to identify potential fraudsters and take appropriate action against them.

Forensic services can also help insurers to analyze customer data more effectively and accurately. This will enable them to identify trends in customer behavior that could indicate fraudulent activity and take appropriate steps to prevent it from happening again. Furthermore, forensic services can also be used to investigate suspicious claims or transactions that may have been made using stolen identities or other fraudulent means.

Conclusion: Benefits of Appreciating the Value of Forensics in the Insurance Sector:

Appreciating the value of forensics in the insurance sector is essential for organizations to remain competitive and profitable. Forensics can provide valuable insights into the root cause of a claim, enabling insurers to assess liability and damages accurately. It can also help reduce fraud, identify potential risks, and enhance customer service. By leveraging

forensic technology, insurers can improve their risk management strategies, reduce costs associated with claims processing, and ensure that their customers receive fair settlements. Additionally, forensics can help improve customer satisfaction by providing transparency into claims handling processes and ensuring that all parties involved are treated fairly.





Forensic Science - Aiding Tool in Solving Crimes

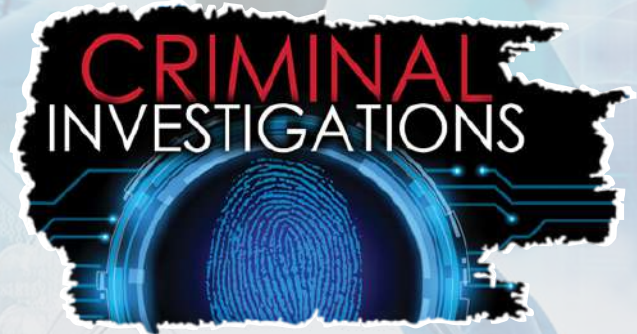
By Ms. Priyanka Pal, (Forensic Analyst-ICS Assure)

The term Forensic Science is defined as “the application of science to those civil and criminal laws that are enforced by the police agencies in a criminal justice system”. More specifically, it answers the questions that are of legal interest and employs techniques and tools to interpret crime scene evidence and use that information in investigations.

Role and Application of Forensic Science in a criminal investigation:

Forensic science is that piece without which the puzzle of a criminal investigation is incomplete. Without the application of forensic science, criminals could never be convicted unless an eyewitness is present. While detectives and law enforcement agencies are involved in the collection of evidence, be it physical or digital, it is forensic science that deals with the analysis of those evidence in order to establish facts admissible in the court of law.

Thus in a world devoid of forensic science, murderers, thieves, drug traffickers and rapists would be roaming Scot-free. A diverse pool of forensic scientists and forensic tools go into the investigation of a criminal act.



Legal Provisions Supporting Forensic Science in Criminal Investigation

The evidence found at the crime scenes provides the investigating officer a splendid piece of information with the help of scientific technology. They help the court to find out the answers to various questions and by answering all these questions, they try to recreate the crime and then try to find out the reason for the commission of the crime, thereby reaching out to the criminal.

a) Many people argued over a debate that fingerprints and DNA analysis for verification defeat the provision of Art. 20(3). They felt that forcing the accused to give fingerprints is like the accused giving evidence against themselves. But the Supreme Court in the case of the State of Bombay v. Kathi Kalu Oghad and Anr held that compelling any person to give any sort of forensic evidence like fingerprints, blood, hair, semen, does not violate the provision of Art. 20(3). The same is even mentioned in Sec. 73 of the Indian Evidence Act, which directs any person including the accused can be asked to give a fingerprint or DNA examination.

Thus, the criminal justice system has an immense belief in forensic science and reports are considered as the bible for many judges and have been regarded as belief tendered by experts.

Conclusion

It can be evaluated that forensic science plays an integral role in the criminal justice system and solving crimes. In modern times, there has been an increased rate of crimes, so that the technique of the crime has also changed and advanced as per the technology. Therefore, it is pertinent that the police and the investigating team use forensic science to detect crime and also are at par with the growing technology and various natures of crime. Forensic science can be used in almost every criminal case. The main aim of the criminal justice system is to provide fair justice. Doubtlessly, forensic evidence is more authentic than ocular evidence. Forensic science being scientific evidence is a prerequisite for the criminal justice system.

Health Insurance Frauds

By Ms. Dilys Solanki, (Dy. General Manager-ICS Assure)

What is Health Insurance Frauds?

Any false or misleading information provided to a health insurance company in an attempt to have them pay unauthorized benefits to the policyholder, another party, or the entity providing services.

Commonly Committed Fraud by a Customer of Health Insurance Relate to:

1. Concealing pre-exist disease (PED) / chronic ailment, manipulating pre-policy health check-up findings
2. Fake / fabricated documents to meet policy terms conditions,
3. Duplicate and inflated bills, impersonation,
4. Participating in fraud rings, purchasing of multiple policies,
5. Staged accidents and fake disability claims
6. The agents and brokers are usually involved in fraud relating to providing fake policy to customer and siphoning off premium by,
 - a. Manipulating per-policy health check-up records.
 - b. Guiding customer to hide PED / material fact to obtain cover or to file claim,
 - c. Participating in fraud rings and facilitating policies in fictitious names,
 - d. Channelizing customers to rouge providers
 - e. Fudging data in group health covers
7. Due to the absence of standard medical protocols, no oversight of a regulator, the provider induced fraud and abuse in India forms quite a large portion of fraudulent claims. It would be quite difficult for a customer to file a fraudulent claim or fake medical documents without connivance of treating doctor or hospital. Provider related fraud usually pertain to:
 - a. Overcharging, inflated billing, billing for services not provided
 - b. Unwarranted procedures, excessive investigations, expensive medicines,
 - c. Unbundling and up coding
 - d. Over utilization, extended length of stay
8. The employees of insurance company / TPA could also be involved in committing fraud by expecting receiving favors / kickbacks, colluding with other fraudsters / fraud rings, syphoning premium etc.
9. Treatment of uninsured persons, but billing for insured persons covered in the health policies.



How are Insurers Fighting Medical Insurance Frauds?

In any industry, the occurrence of a fraudulent practice only highlights gaps that exist in the current processes and operational framework. Thereby warranting an immediate assessment and rectification of the process and stakeholders. Health insurers are constantly on the lookout for all possible methods to tackle the menace of frauds. Some of the ways in which insurers try to control frauds are:

- Strict regulations and norms with regards to network hospitals and specifically treatments of pre-existing ailments.
- Creation of centralized database of all fraudulent cases recorded to arrive at predictive trend lines with respect to service provider and claimant.
- A dedicated 'fraud prevention unit' that engages in field-investigations to verify suspected cases.
- Better due diligence in underwriting policies.
- Rating of hospital service providers.

Insurers are doing all they can to beat the ill effects of fraud and advancement in technology could help to go a long way in this fight. Legal assistance with proper penal code to punish such criminal activity from the side of government will also help the companies to reduce the number of frauds.

Timely usage of technology, law and proper procedure could help cut down fraud to its roots, which would be highly beneficial for all the stakeholders in long term.



Cyber Crime And Its Prevention

By Ms. Riddhi Ghosalkar (Sr. Pr. Forensic Analyst-ICS Assure)

"The internet is a double-edged sword, and we need to be vigilant against those who would use it for evil." - Bill Gates, co-founder of Microsoft

In today's digital age, cyber crime has become an ever-increasing threat to individuals and businesses alike, resulting in significant financial losses, reputational damage, and even physical harm. Cyber crime refers to criminal activities that are committed using the internet or other digital technologies. From phishing to malware, from hacking to ransomware, cyber crimes have a wide range in today's world, with each type having a different impact on its victim, with the sole purpose of causing digital destruction.



The most common cyber crime is "phishing", which involves tricking people into providing personal information, such as login credentials or credit card numbers, by posing as a trustworthy entity in an email or other communication. Another common type is "hacking" that involves gaining unauthorized access to a computer system or network, usually with the intention of stealing sensitive information. "Identity theft" is another common cyber crime involving stealing someone's personal information, such as their name, address, and social security number, to commit fraud or other crimes. While "Malware" is a type of cyber crime that involves infecting a computer system with software that is designed to harm a computer system or network, its variant, called "Ransomware" involves infecting a computer system with malware that encrypts the victim's files, and demanding payment in exchange for the decryption key.

James Comey, former Director of the FBI, rightly said, "The cost of cyber crime is greater than the cost of all other forms of crime combined."

Cyber crimes are considered some of the most dangerous forms of crime due to its widespread impact, difficulty in detection, rapidly evolving tactics, ability to operate from anywhere, and many more reasons. Cyber criminals are constantly developing new techniques and tools to carry out their attacks, making it essential for individuals and organizations to take steps to protect themselves against online threats.

So, how can you defend yourself against cyber crime?

- Use strong passwords and two-factor authentication to protect your accounts.
- Be cautious when opening emails or messages from unknown senders.
- Keep your software and anti-virus programs up to date.
- Use a virtual private network (VPN) to protect your internet traffic when using public Wi-Fi.
- Limit the amount of personal information that you share online.
- Use encryption to protect sensitive data, such as credit card numbers and other financial information.
- Implement strong security measures, such as firewalls and intrusion detection systems, to protect sensitive information



By taking proper precautions, you can reduce your risk of falling victim to cyber crime. However, it is important to remember that no system is foolproof, and the threat of cyber crime is constantly evolving. Staying informed and vigilant is the key to protecting yourself and your digital assets.

Remember: SEC_RITY is incomplete without 'U'

Application of Signature Verification in Banking Sector

By Ms. Shubhangi Nikhare (Pr. Forensic Analyst-ICS Assure)



Forensic science is a branch of science that helps in eradicating the crime from the society by capturing criminals. Banks and financial organizations are increasingly at risk of numerous fraudulent practices, such as cyber security threats, fraudulent borrowers, and identity theft. They seek out skilled and trained professionals to effectively mitigate this threat by conducting thorough risk assessments. Forensic Document experts can help the banks with analyzing and comparing signatures and handwriting on various documents to discover fraud, to encounter any loss or revealing the identity of a fraudster.

Request Letter to Bank for Signature Verification Format



The process of certifying someone based on their handwritten signature is known as signature verification. Signature verification is a technique used by banks, intelligence agencies and high-profile institutions to validate the identity of an individual. The Signature verification process includes certain steps, namely: pre-processing, feature extraction and comparison of characteristics or extracted features.

There are many different types of documents that can be processed for signature verification to ensure that the signature is legitimate, including but not limited to:

There are many different types of documents that can be processed for signature verification to ensure that the signature is legitimate, including but not limited to:



- **Checks** are likely the most critical of all documents that must go through signature verification in order to identify fraudulent signatures.
- **Loan and mortgage documents.** Verifying that a signature on a loan or mortgage document is authentic can be important to banks and financial institutions in the event that a loan is disputed. The bank can then use signature verification to show that the person disputing the loan did indeed sign the original document and owes as agreed.
- **Business contracts.** Signatures on contracts of any kind, including business and employment contracts, can be confirmed with signature verification to ensure that the contract will be legally enforceable.

- **Insurance and compliance documents.** Verifying that a signature on an insurance or compliance document is genuine can help to authenticate an individual in circumstances where validating that a person is who they say they are is of particular importance.
- **Other legal documents.** Any legal document can be processed for signature verification to reinforce the document's legitimacy.

The main aim of the proposed system is to increase the security in the banking environment using signature verification. The use of signatures for personal identification and verification is very common. Verifying signatures is necessary for many documents, including legal transactions and bank checks. It is used for authentication or concluding documents. In order to reduce fraud in banks, signature verification is very very important. It increases accuracy and efficiency.

Reimagine Insurance with Artificial Intelligence (AI)

By Ms. Sana Khan, (General Manager Forensic-ICS Assure)

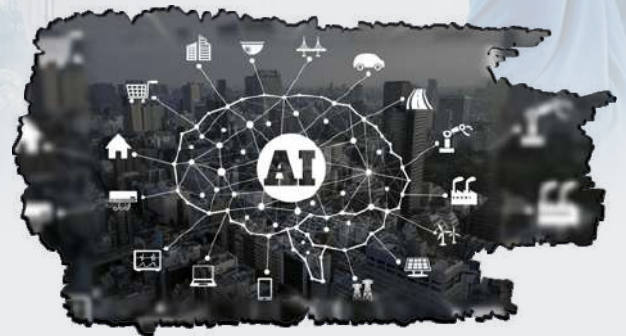


Artificial Intelligence (AI) is the ability of a computer program or a machine to think and learn. AI has become an integral part of our lives and is used in various fields such as healthcare, finance, transportation, media, and many more.

AI has made it possible to automate mundane tasks and increase efficiency. It can also be used to develop intelligent systems that can help us make better decisions and solve complex problems. AI is also being used in the development of autonomous vehicles, robotics, natural language processing (NLP), virtual assistants, and

more. With its potential for automation and increased efficiency, AI has become an important tool for businesses looking to stay ahead of the competition.

The insurance industry is one of the most rapidly changing industries in the world today. As AI technology continues to evolve, it is becoming increasingly important for insurance companies to stay ahead of the curve and leverage AI technology to improve their services. AI can help insurers automate processes such as risk assessment and customer service, while also providing valuable insights into customer behaviour. By leveraging AI, insurers can better understand their customers' needs and provide more personalized services that are tailored to their customers' individual needs. This will result in improved customer satisfaction and increased profitability for the company.



Fraud detection is an important challenge that needs to be addressed in order to protect businesses and their customers from financial losses. Artificial intelligence (AI) can be used to detect fraud quickly, detect patterns in customer behaviour by efficiently analysing large amounts of data in real time. AI-powered forensic aiding can help insurers identify fraudulent claims quickly and accurately. It can also provide insights into customer behaviour that can help insurers make more informed decisions.

Forensic and AI are two of the most powerful tools for solving crimes. By combining forensic evidence with artificial intelligence, investigators can more accurately identify suspects, analyse crime scenes and predict future criminal activity. AI can also help law enforcement agencies detect patterns in large dataset that would otherwise be too complex to analyse manually. In addition, AI-driven systems can be used to rapidly identify potential witnesses or suspects and generate leads that could prove invaluable in solving cases. With the help of forensic and AI, investigators have access to a wealth of information that was previously unavailable, giving them an unprecedented ability to solve crimes quickly and efficiently.

DISCOVER THE POWER OF AI FOR UNCOVERING TRUTH

Assure Stress Busters Zone Riddles

1. Empty Cell Mystery

Andy is put in a cell with a dirt floor and only one window. The window is too high for him to reach. The only thing in the cell is a shovel. He won't be able to get any food or water and only has two days to escape or he'll die. Andy can't dig a tunnel because it will take him much longer than two days to do it. How will Andy escape from the cell?



2. Poisonous Pills

A serial killer kidnaped five different people and sat them down each with two pills in their hand and a glass of water. He told them each to take one pill but warned them that one was poisonous and the other was harmless. Whichever pill the victim didn't take, the serial killer would take. Every victim somehow chose the poisonous pill and died. How did the serial killer get them all to take the poisonous pill?



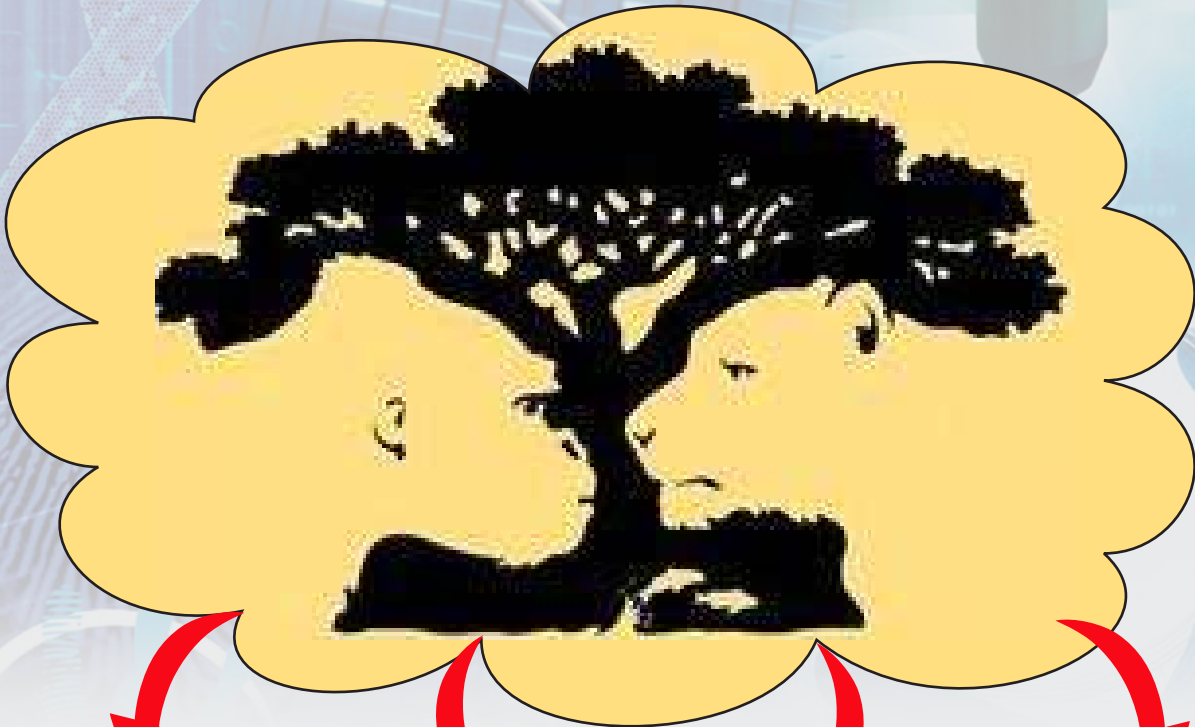
Assure Stress Busters Zone Word Search

T I N V E S T I G A T I O N
P N B Q Q J T R S Y F T O N
H S E Y K T M D P I R I D E
T E N D T C U D R V T R V P
E R A Q I A I E R C L I G V
C O Z L R C P S U W D K B M
N L B F T A C R N E M Q L N
A O D L T H T A N E X W Y P
R G P T D S C C R N R L X N
U Y E T N Q E L D O Y O J Y
S R T O G A Y X A T T V F J
N V C J C Y M R L I R O M K
I E Q T T B D Y M K M X M B
R M P G G Y Z J T G Y S Q P

Insurance
Forensic
Motor Accident
Health Claims
Reconstruction

Frauds
Evidence Act
Serology
Fire Pattern
Investigation

Assure Stress Busters Zone Visual Personality Test



Tree

1. Logical,
2. Trust Their Brains,
3. Barrier for Emotions

Gorilla

1. Self-Esteem Issues,
2. Set Very High Standards,
3. Curiosity
4. Constant Desire to Learn.

Lion

1. Spirit of Fiery Freedom,
2. Effective User

Fish

1. Remarkable Impact,
2. Live Their Life To The Fullest,
3. Appreciating Every Single Moment

Training Calender

Course Title	Start Date	End Date	Fees	Duration	Class Type
Internal Auditor on QMS	10th April 2023	12st April 2023	INR 7,000+18% Gst GST	10am to 5.30pm	Online
Lead Auditor Training on IMS	24th April 2023	28th April 2023	INR 20,000 + 18% GST	10am to 5.30pm	Offline

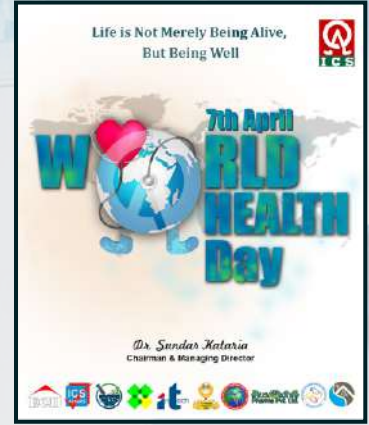
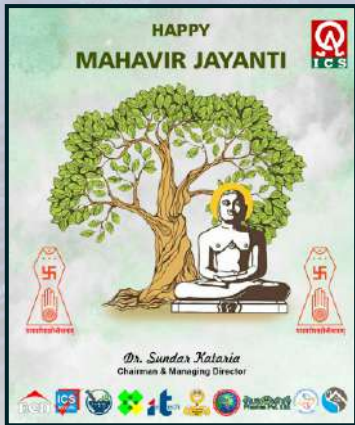
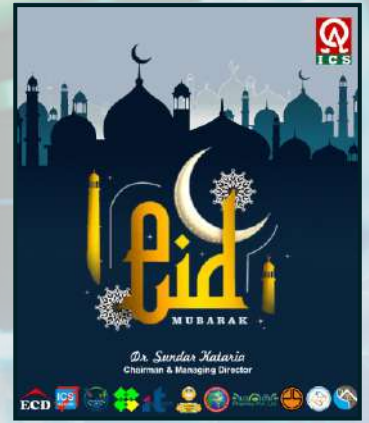
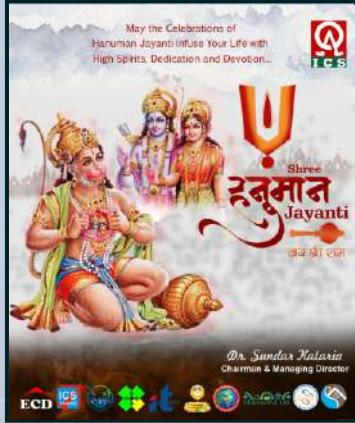
ICS ASSURE ANTI-FRAUD AWARD



ICS MRM-2023



April-2023 Festivals



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